JOINT DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As the below named inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our names;

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

"METHOD AND SYSTEM FOR GUARANTEEING MINIMUM PERIODIC RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT"

the specification of which:	🔀 is attached hereto.	
	was filed on:	_
	as Application No.:	_
	and was amended on:	(if applicable).

We have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. We acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56.

And we hereby authorize and request our agents, Hunton & Williams, whose address is set forth below, to insert above, the filing date and application number of said application when known.

Prior Foreign Application(s)

We hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

C	ountry	Application Number	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed
					Yes No
					Yes No No

Prior Provisional Application(s)

We hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below:

and the first training that the first training the first training the first training the first training training the first training traini

Application	Date of Filing
Number	(day, month, year)

Prior United States Application(s)

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned
09/876,053	08/06/01	Pending
		10000

And we hereby appoint, both jointly and severally, as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys, their registration numbers being listed after their names:

Stanislaus Aksman, Reg. No. 28,562; Jennifer A. Albert, Reg. No. 32,012; Thomas E. Anderson, Reg. No. 37,063; David E. Baker, Reg. No. 42,285; Scott D. Balderston, Reg. No. 35,436; Carl L. Benson, Reg. No. 38,378; Robert J. Brown, Jr., Reg. No. 45,438; Brian M. Buroker, Reg. No. 39,125; Christopher C. Campbell, Reg. No. 37,291; Robin C. Clark, Reg. No. 40,956; Patrick A. Doody, Reg. No. 35,022; Kevin T. Duncan, Reg. No. 41,495; Ozzie A. Farres, Reg. No. 43,606; Nancy J. Flint, Reg. No. 46,704; Christopher J. Forstner, Reg. No. 46,049; Nancy J. Jensen, Reg. No. 45,913; Herbert V. Kerner, Reg. No. 42,721; Jonathan D. Link, Reg. No. 41,548; Tyler Maddry, Reg. No. 40,074; J. Michael Martinez, Reg. No. 37,178; David H. Milligan, Reg. No. 42,893; James R. Miner, Reg. No. 40,444; Kerry H. Owens, Reg. No. 37,412; Michael P.F. Phelps, Reg. No. P48,654; John P. Pinkerton, Reg. No. 28,746; Andrew J. Ririe, Reg. No. 45,597; Stephen T. Schreiner, Reg. No. 43,097; Robert M. Schulman, Reg. No. 31,196; Thomas J. Scott, Jr., Reg. No. 27,836; Stuart I. Smith, Reg. No. 42,159; Yisun Song, Reg. No. 44,487; Samson Vermont, Reg. No. 42,202; Robert J. Ward, Reg. No. 38,652, and Scott F. Yarnell, Reg. No. 45,245.

All correspondence and telephone communications should be addressed to:

CUSTOMER NUMBER

21967

corresponding to the law firm of Hunton & Williams; Intellectual Property Department; 1900 K Street, N.W.; Suite 1200; Washington, DC 20006-1109; telephone number (202) 955-1500; facsimile number (202) 778-2201, which is also the address, telephone and facsimile numbers of each of the above listed attorneys.

And the first firs

M

Date 2/25/02

The first state of the first sta Mary Comments of the second of

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine and imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature

Full Name of First Inventor:

STIFF

(Family Name)

GEOFFREY

(First Given Name)

(Second Given Name)

Citizenship:

United States

Residence:

115 Colony Lake Drive, Richmond, VA 23230

were some a service and the se

Signature

Mary May

Date 2 25 02

Full Name of

Second Inventor: FAY

(Family Name)

MARY (First Given Name)

(Second Given Name)

Citizenship:

United States

Residence:

9301 Sandy Spring Circle, Apt. I, Richmond, VA 23294

the state of the state that the state of the state that the state of t

Signature Date 2/25/02

Full Name of

Third Inventor: HALEY PAUL (Family Name) (Second Given Name) (Second Given Name)

Citizenship: United States

Residence: 12141 Morestead Court, Glen Allen, VA 23059

the state of the s

Signature Lickey Root

Date 2-25-02

Full Name of

Fourth Inventor: ROOT

(Family Name)

Vickey

(First Given Name)

(Second Given Name)

Citizenship:

United States

Residence:

2504 Potomac Hunt Lane, #2B, Richmond, VA 23233

FILE No.876 02/25 '02 10:18 ID

FAX:3034261527

PAGE 3

FEB.25,2002 12:20PM

GEFA FSG MARKETING

NO.673

P.3

Attorney Docket No.: 52493,000251

Signature

Matte St

Date 2-25-0 L

Full Name of

Fourth Inventor: SHARPE

(Family Name)

MATTHEW (First Given Name)

(Second Given Name)

Citizenship:

United States

Residence:

6124 Chadawarth Terrace, Glen Allen, VA 23059

Mailing Address:

were some at great great care, one are some some care, one the care of the car